



Order Filed on December 7, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA  
Trust 2015-1

In Re:

Nicole Suzanne Frazier, Patrick Anthony Frazier,

Debtors.

Case No.: 18-24038 KCF

Adv. No.:

Hearing Date: 9/12/18 @ 10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 7, 2018**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

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Debtor: Nicole Suzanne Frazier, Patrick Anthony Frazier

Case No.: 18-24038 KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, holder of a mortgage on real property located at 588 Conroy Avenue, Toms River, NJ, 08753, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver, Esquire, attorney for Debtors, Nicole Suzanne Frazier and Patrick Anthony Frazier, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a contract to sell the subject property by January 31, 2019, or as may be extended by an application to extend the loss mitigation period or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is responsible for the difference between the adequate protection payment and the regular monthly payment for all the months while the sale is pending if the sale is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale is unsuccessful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.





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